

Remarks at the Catholic Health Association's Annual Assembly
June 9, 2015

Thank you. Thank you so much. Everybody, please have a seat. Thank you so much.

Well, I don't know whether this is appropriate, but I just told Sister Carol I love her. [Laughter] On a big stage. It is true, though. I do. She is just wonderful. Her dedication to doing God's work here on Earth, her commitment to serving "the least of these," her steadiness, her strength, her steadfast voice have been an inspiration to me. We would not have gotten the Affordable Care Act done had it not been for her. I want to thank the entire Catholic Health Association for the incredible work you do.

And it's true, I just love nuns, generally. [Laughter] I'm just saying. [Laughter]

It is an honor to join you on your 100th anniversary of bringing hope and healing to so many. I want to acknowledge Dignity Health and its CEO, Lloyd Dean, honored by the Catholic Health Association last night for his outstanding support of our efforts to improve health care in America. He has been a great friend.

I want to thank Ascension Health, a great provider of care that also recently raised its minimum wage. I want to thank Secretary Burwell and the Members of Congress who are here today, because they have been obviously doing extraordinary work.

My first job in Chicago when I moved after college to work as a community organizer—my first job was funded by the Campaign for Human Development, an antipoverty initiative of the Catholic Church. And my first office was at Holy Rosary Church on the South Side of Chicago, across from Palmer Park. You're clapping there—she knows Holy Rosary. [Laughter] And the task was to work with parishes and neighbors and faith and community leaders to bring low-income people together, to stitch neighborhoods together, clergy and laypeople. And the work was hard, and there were times where it was dispiriting. We had plenty of setbacks. There were times where I felt like quitting, where I wondered if the path I'd chosen was too hard.

But despite these challenges, I saw how kindness and compassion and faith can change the arc of people's lives. And I saw the power of faith: a shared belief that every human being, made in the image of God, deserves to live in dignity, and that all children, no matter who they are or where they come from or how much money they were born into, ought to have the opportunity to achieve their God-given potential; that we were—that we are all called, in the words of His Holiness Pope Francis, "to satisfy the demands of justice, fairness, and respect for every human being."

And at the time, when I had just moved to Chicago, the Cardinal there was Cardinal Bernardin, an extraordinary man. And he understood that part of that commitment, part of that commitment to the dignity of every human being also meant that we had to care about the health of every human being. And he articulated that, and the Church articulated that, as we moved at the State level in the Illinois legislature, once I was elected there later on in life, to advance the proposition that health care is not a privilege, it is a right.

And that belief is at the heart of the Catholic Health Association's mission. For decades, your member hospitals have been on the front lines, often serving the marginalized and the

vulnerable and the sick and the uninsured. And that belief is at the heart of why we came together more than 5 years ago to reform our health care system, to guarantee that every American has access to quality, affordable care.

So I'm here today to say thank you for your tireless efforts to make health reform a reality. Without your commitment to compassionate care, without your moral force, we would not have succeeded. We would not have succeeded had it not been for you and the foundation you had laid.

And pursuing health care reform wasn't about making good on a campaign promise for me. It was, remember, in the wake of an economic crisis with a very human toll. And it was integral to restoring the basic promise of America, the notion that in this country, if you work hard and you take responsibility, you can get ahead. You can make it if you try. Everything we've done these past 6½ years to rebuild our economy on a new foundation, from rescuing and retooling our industries to reforming our schools to rethinking the way we produce and use energy to reducing our deficits, all of that has been in pursuit of that one goal: creating opportunity for all people. And health care reform was a critical part of that effort.

For decades, a major barrier to economic opportunity was our broken health care system. It exposed working families to the insecurities of a changing economy. It saddled our businesses with skyrocketing costs that made it hard to hire or pay a good wage. It threatened our entire Nation's long-term prosperity, was the primary driver of our deficits.

And for hospitals like yours, the fact that so many people didn't have basic care meant you were scrambling and scratching every single day to try to figure out how do we keep our doors open.

Leaders from Teddy Roosevelt to Teddy Kennedy wanted to reform it. For as long as there were Americans who couldn't afford decent health care, as long as there were people who had to choose between paying for medicine or paying the rent, as long as there were parents who had to figure out whether they could sell or borrow to pay for a child's treatment just a few months more and beg for God's mercy to make it work in time, as long as those things were happening, America was not living up to our highest ideals.

And that's why providers and faith leaders like you called for expanding access to affordable care. Every day, you saw the very personal suffering of those who go without it. And it seemed like an insurmountable challenge. Every time there was enough political will to alleviate that suffering and to reform the health care system, whether it was under Democratic Presidents or Republican Presidents, you had special interests arraying and keeping the status quo in place. And each year that passed without reform the stakes kept getting higher.

By the time I took office, thousands of Americans were losing their health insurance every single day. Many people died each year because they didn't have health insurance. Many families who thought they had coverage were driven into bankruptcy by out-of-pocket costs. Tens of millions of our fellow citizens had no coverage at all in this, the wealthiest, most powerful nation on Earth. And despite being the only advanced economy in the world without universal health care, our health care costs grew to be the most expensive in the world with no slowing in sight. And that trend strained the budgets of families and businesses and our Government.

And so we determined that we could not keep kicking that can down the road any longer. We could not leave that problem for another generation to solve or another generation after that.

And remember, this was not easy. *[Laughter]* There were those who thought health care reform was too messy and too complicated and too politically risky. I had pollsters showing me stuff, and 85 percent of folks at any given time had health care, and so they weren't necessarily incentivized to support it. And you could scare the heck out of them about even if they weren't entirely satisfied with the existing system, that somehow it would be terrible to change it. All kinds of warning signs about how tough this was—bad politics.

But for every politician and pundit who said we should wait—"Why rush?"—barely a day went by where I didn't hear from hard-working Americans who didn't have a moment left to lose. These were men and women from all backgrounds, all walks of life, all races, all faiths, in big cities, small towns, red States, blue States. Middle class families with coverage that turned out not to be there for them when they needed it. Moms and dads desperately seeking care for a child with a chronic illness only to be told no again and again, or fearful as their child got older, what was their future going to be because they weren't going to be able to get insurance once they left the house. Small-business owners forced to choose between insuring their employees and keeping the "open" sign hanging in the window.

And every one of these stories tugged at me in a personal way, because I spoke about seeing my mom worry about how she was going to deal with her finances when she got very sick. And I was reminded of the fear that Michelle and I felt when Sasha was a few months old and we had to race to the hospital, in the emergency room learning that she had meningitis—that we caught only because we had a wonderful pediatrician and regular care. Never felt so scared or helpless in my life.

We were fortunate enough to have good health insurance. And I remember looking around in that emergency room and thinking, what about the parents who aren't that lucky? What about the parents who get hit with a bill of \$20,000 or \$30,000, and they've got no idea how to pay for it? What about those parents with kids who have a chronic illness like asthma and have to keep going back to the emergency room because they don't have a regular doctor, and the bills never stop coming? Who's going to stand up for them?

And behind every single story was a simple question: What kind of country do we want to be? Are we a country that's defined by values that say access to health care is a commodity awarded to only the highest bidders, or by the values that say health care is a fundamental right? Do we believe that where you start should determine how far you go, or do we believe that in the greatest nation on Earth, everybody deserves the opportunity to make it, to make of their lives what they will?

The rugged individualism that defines America has always been bound by a shared set of values, an enduring sense that we're in this together, that America is not a place where we simply turn away from the sick or turn our backs on the tired, the poor, the huddled masses. It is a place sustained by the idea, "I am my brother's keeper, I am my sister's keeper," that we have an obligation to put ourselves in our neighbor's shoes and see each other's common humanity.

And so after a century of talk, after decades of trying, after a year of sustained debate, we finally made health care reform a reality here in America.

And despite the constant doom-and-gloom predictions, the unending Chicken Little warnings that somehow making health insurance fairer and easier to buy would lead to the end of freedom—*[laughter]*—the end of the American way of life, lo and behold, it did not happen.

None of this came to pass. In fact, in a lot of ways, the Affordable Care Act worked out better than some of us anticipated.

Nearly one in three uninsured Americans have already been covered, more than 16 million people, driving our uninsured rate to its lowest level ever. Ever. On top of that, tens of millions more enjoy new protections with the coverage that they've already got. Those—that 85 percent who had health insurance, they may not know that they've got a better deal now than they did, but they do. Americans can no longer be denied coverage because of preexisting conditions, from you having had cancer to you having had a baby. Women can't be charged more just for being a woman. And they get free preventive services like mammograms. And there are no more annual or lifetime caps on the care patients receive.

Medicare has been strengthened and protected. We've added 13 years to its actuarial life. The financial difference for business owners trying to invest and grow and the families trying to save and spend, that's real too. Health care prices have risen at the lowest rate in 50 years. Employer premiums are rising at a rate tied for the lowest on record. The average family premium is \$1,800 lower today than it would have been had trends over the decade before the ACA passed continued.

In the years to come, countless Americans who can now buy plans that are portable and affordable on a competitive marketplace will be free to chase their own ideas, unleash new enterprises across the country, knowing they'll be able to buy health insurance.

And here's the thing: That security won't just be there for us, it will be there for our kids as they go through life. When they graduate from college, they're looking for that first job, they can stay on our plans until they're 26. When they start a family, pregnancy will no longer count against them as a preexisting condition. When they change jobs or lose a job or strike out on their own to start a business, they'll still be able to get good coverage. They'll have that peace of mind all the way until they retire into a Medicare that now has cheaper prescription drugs and wellness visits to make sure that they stay healthy.

And while we were told again and again that Obamacare would be a job-killer—amazingly enough, some critics still peddle this notion—it turns out, in reality, America has experienced 63 straight months of private sector job growth, a streak that started the month we passed the Affordable Care Act. The longest streak of private sector job growth on record that adds up to 12.6 million new jobs.

So the critics stubbornly ignore reality. In reality, there is a self-employed single mom of three who couldn't afford health insurance until health reform passed and she qualified for Medicaid in her State. And she was finally able to get a mammogram, which detected early-stage breast cancer and may have saved her life. That's the reality, not the mythology.

In reality, there are parents in Texas whose autistic son couldn't speak. Even with health insurance, they struggled to pay for his treatment. But health reform meant they could buy an affordable secondary plan that covered therapy for their son, and today, that little boy can tell his parents that he loves them. That's the reality.

In reality, there's a self-employed barber from Tennessee—who happens to be a Republican—who couldn't afford health insurance until our new marketplace opened up. And once he bought a plan, he finally went to the doctor and was diagnosed with esophageal cancer. In the old days, without coverage, he wouldn't have even known that he was sick. And today, he's now cancer-free.

So 5 years in, what we are talking about it is no longer just a law. It's no longer just a theory. This isn't even just about the Affordable Care Act or Obamacare. This isn't about myths or rumors that folks try to sustain. There is a reality that people on the ground day to day are experiencing. Their lives are better.

This is now part of the fabric of how we care for one another. This is health care in America, which is why, once you get outside of Washington and leave behind the Beltway chatter and the politics, Americans support this new reality. When you talk to people who actually are enrolled in a new marketplace plan, the vast majority of them like their coverage. The vast majority are satisfied with their choice of doctors and hospitals and satisfied with their monthly premiums. They like their reality.

Now, that doesn't mean that we don't have more work to do. Sister Carol and I were talking backstage; we know we got more work to do. Like any serious attempt at change, there were disruptions in the rollout, there are policies we can put in place to make health care work even better. Secretary Burwell is talking about all the things we have to do together around delivery system reform. We have to protect the coverage that people have now and sign even more people up. We need more Governors and State legislatures to expand Medicaid, which was a central part of the architecture of the overall plan. We have to continue to improve the quality of care. And we know we can still bring down costs.

And none of this is going to be easy. Nobody suggests that somehow our health care system is perfect as a consequence of the law being passed, but it is serving so many more people so much better. And we're not going to go backwards. There's something, I have to say, just deeply cynical about the ceaseless, endless partisan attempts to roll back progress. I mean, I understood folks being skeptical or worried before the law passed and there wasn't a reality there to examine. But once you see millions of people of having health care, once you see that all the bad things that were predicted didn't happen, you'd think that it would be time to move on.

Let's figure out how to make it better. It seems so cynical to want to take coverage away from millions of people, to take care away from the people who need it the most, to punish millions with higher costs of care and unravel what's now been woven into the fabric of America.

And that kind of cynicism flies in the face of our history. Our history is one of each generation striving to do better and to be better than the last. Just as we'll never go back to a time when seniors were left to languish in poverty or not have any health insurance in their golden years—there was a generation that didn't have that guarantee of health care—we're not going to go back to a time when our citizens can be denied coverage because of a preexisting condition. When tens of millions of people couldn't afford decent, affordable care, that wasn't a better America. That's not freedom. The freedom to languish in illness or to be bankrupt because somebody in your family gets sick—that's not who we are. That's not what we're about.

Debra Lea Oren of Pennsylvania knows that. Debra suffers from osteoarthritis that was so severe that it put her in a wheelchair. And for years she couldn't stand or walk at all and was in constant pain, through no fault of her own, just the twists and turns of life. And without health insurance to get treatment, it seemed as though she might never again live a life that was full. Today, Debra is enrolled in affordable health coverage, was able to have surgery to replace her knees. She's back on her feet. She walks her dogs, shops at the grocery store, gets to her doctor's appointments. She's cooking, she's exercising, regaining her health.

Debra couldn't be here today, but she recently wrote to me, and she said: "I walk with my husband Michael and hold hands. It's like a whole new world for me." Just walking and holding hands, something that one of our fellow Americans for years could not do.

Every day, miracles happen in your hospitals. But remaking Debra's world didn't require a miracle. It just required that Debra have access to something that she and every other American has a right to expect, which is health care coverage.

And while there are outcomes that we can calculate and enumerate—the number of newly insured families, the number of lives saved—and those numbers all add up to success in this reform effort. But there are also outcomes that are harder to calculate: in the tally of pain and tragedy and bankruptcies that have been averted, but also in the security of a parent who can afford to take her kid to the doctor, or the dignity of a grandfather who can get the preventive care that he needs, or the freedom of an entrepreneur who can start a new venture, or the joy of a wife who thought she'd never again take her husband's hand and go for a walk.

In the end, that's why you do what you do. Isn't that what this is all about? Is there any greater measure of life and liberty and the pursuit of happiness than those simple pleasures that are afforded because you have good health and you have some security?

More than 5 years ago, I said that while I was not the first President to take up this cause, I was determined to be the last. And now it's up to all of us, the citizens in this room and across the country, to continue to help make the right to health care a reality for all Americans. And if we keep faith with one another and keep working for each other to create opportunity for everybody who strives for it, then, in the words of Senator Ted Kennedy, "the dream will be fulfilled for this generation, and preserved and enlarged for generations to come."

It couldn't have happened without you.

Thank you. God bless you all. Thank you so much.

NOTE: The President spoke at 11:58 a.m. at Washington Marriott Wardman Park hotel. In his remarks, he referred to Carol Keehan, president and chief executive officer, Catholic Health Association of the United States.

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